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ABSTRACT

This newsletter features innovations in resource management and information technology to support New York State government. The newsletter contains the following six sections: (1) "Electronic Commerce: Government Services in the New Millennium" -- examining the need for government involvement in electronic commerce policy and partnership; (2) "From the Editor"; (3) "IRM Calendar of Events" -- state technology events and educational program announcements for NYSFIRM and NYSARA for the months of September and October, 1998 ; (4) "News from SARA" -- State Archives Celebrates 20th Anniversary, Grants for Records Projects Announced, SHRAB Report Available, and Creative Partnership for Court Records; (5) "Focus on CTG. Second Feature Series: Using Information in Government" -- explains the importance of data quality management; and (6) "Electronic Benefit Transfer System" -- the Office of Temporary and Disability Assistance (OTDA), under a contract with Citibank EBT services, is implementing an Electronic Benefit Transfer (EBT) System to deliver public assistance cash and food stamp benefits through the existing electronic commerce infrastructure. (DLS)

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

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ED 422 030

Open Forum

September 1998
Vol. 11 Number 12

Innovations in information resource management to support government

Electronic Commerce: Government Services in the New Millennium

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

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One of the biggest lessons government managers have learned over the last decade has been that we ignore the customer—in our case, the citizen—at our peril. Doing so increases citizen skepticism about the value of government, degrades our ability to get things done, and generally adds to the false perception that government agencies and their employees are lazy, inefficient, or at the extreme downright contemptuous of the needs and requirements of the people who provide the money for their offices and paychecks.

Today, the largest sea change in the history of commerce since the development of national banks and currency is underway. Electronic commerce, while still in its formative years, has begun to reshape the way business is conducted not only across the globe, but down to the state and local government level, down even to our households and personal spending and buying habits. What this means to government is that we will either lead in this important development, or be dragged into the world of electronic commerce by the sheer force of pressure applied by customer demand based on the actions of enterprises such as banks, retail and wholesale vendors, manufacturing firms, and other commercial concerns.

Separating fact from fantasy

In reaction to the media hype about the subject and as yet unresolved issues about security and authentication of customer transactions, some skeptics are questioning the reality, and by extension, the value of expenditures for commerce over the Internet. But the numbers tell a different tale. Information developed by several research firms, and compiled by *Computerworld* magazine on their website **www.computerworld.com** clearly shows a pattern of consumer connection to the Net, business electronic commerce development, and large sums of money beginning to flow via electronic means between consumers, businesses, suppliers and government. Notwithstanding the problems pioneers are experiencing in solving difficult technical, organizational, and policy questions, the future is arriving, and the pressure on government to respond grows.

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FROM THE EDITOR

Dear Colleague:

In researching the lead article on Electronic Commerce, I was struck by two things.

First, I was surprised not by how little is going on in the world of Electronic Commerce, but by how much. In the information management world, we are bombarded by information on the latest trends and newest hot products for two months. Then the frenzy dies down as another new product appears or new trend establishes itself.

But what happens to the old trend? Does it actually take hold, or does it sink beneath the waves, never to be seen again—or at least not until special submarines dive two miles under and cause the event to be made into a major motion picture. Often, we don't follow up and therefore never know. Which argues either for a historical perspective or other forms of recapitulation. I can see it now. A double bill featuring *Electronic Commerce* and *Push Technology*. Or would you rather *Client/Server vs. The Incredible Shrinking Storage Cost*?

In the case of Electronic Commerce, we are over the high point of hype and on the downward slope to reality. Some naysayers are now beginning to come out of the woodwork to tell us it will never work, that there are too many barriers to success, and that we should stick with what we've got. Yes, there are huge barriers, and yes, we are more comfortable sticking with what we know. But like it or not, the world is changing because of Electronic Commerce and we'd better get ready to catch the ball when it is thrown in our direction. To do otherwise is both to misread the trends in the world and not do justice to our customers, the citizens of New York.

The second thing that struck me? Is it just me, or does the $155 trillion Veronis Suhler & Associates and BancAmerica Corp estimated would be spent on advertising in 1998 seem like way too much money? (See **www.computerworld.com**.) Figure it out. There are approximately 6 billion people on the planet right now. $155 trillion divided by 6 billion—apart from being a whole lot of zeros—works out to $258,000 for every man, woman, and child on earth. If this is true, why don't they just give us all our share and let the world economy float along on our collective purchasing power?

To follow up on this mind-boggling factoid, I did some more checking. It seems that actual advertising expenditures in the US during 1995 totaled about $160 billion. The Census Bureau predicted that there were about 264 million Americans alive that year, so we got about $606 worth of ads per body. That's still a lot of advertising, but not nearly as much as the first estimate. Which just goes to show you. In this world of electronic commerce and electronic information, it is often hard to separate the wheat from the chaff. Another good argument for good management, Internet security and electronic signatures. At least that way we know who to track down when things go wrong.

Sincerely,

Terry Maxwell

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We welcome editorial proposals and submissions.

Following are some selected results of various studies which paint a clear picture of Internet-based growth in electronic commerce.

Wired homeowners and workers

In 1997, BancAmerica Corporation published a survey indicating that 40 million Americans used the Web at home or work during the year, and that by the year 2000 the number would increase to approximately 102 million, with 60% accessing the net primarily at the office. According to Intelliquest, the average time spent on-line has increased from approximately 7 hours a week in the second quarter of 1996, to almost 10 hours a week in the third quarter of 1997. By the end of 1997, approximately 16 million people went online each day, with 59% of the total accessing e-mail on a daily basis. Men outnumbered women by approximately 2 to 1 in Internet usage. Gartner Group reported that half of the people connected accessed the Net via modem, with ISDN connections in second place with 25% of the market.

Of that number, Robertson, Stephens and Company reported in April 1997 that the time spent on the Web were grouped as shown in the accompanying chart.

The figures above, while showing the dramatic rise of the Internet and the potential market for electronic commerce, must be tempered, however by some concerns. For instance, the Global Internet Project indicates that in 1997 approximately 15% to 20% of users turned off the Web, and 25% to 30% of commercial web sites will have died during that period. And while a CommerceNet/Neilsen Media Research study in Fall, 1997 indicated that approximately 10 million people in the United States and Canada made online purchases during the year, 58% of all internet users polled indicated they would not be likely to make online purchases in the future. These figures indicate both a great deal of instability in the size of the web audience, and a reluctance, at least until security and privacy issues have been solved, to purchase goods and services via the new technology.

In the business environment, the most likely area against which government efforts will be measured, executive acceptance of the Web is high. According to an April, 1998 Price Waterhouse survey of 377 CEO's of major corporations, 64% indicated that they use the Internet for reasons other than e-mail, 46% stated that they personally used the Net five or more days in the previous month, and 27% used the net more than 10 days during the month. Direct magazine reported in February, 1998 that 67% of all US companies had a web site in 1997, as opposed to 52% in the previous year. 77% of companies who did business-to-business transaction reported having a site, while 59% of businesses who serviced consumers reported had a web presence.

The tremendous growth of the Web is apparent in the numbers of web pages available. Lycos, the computer search engine corporation, reported that by the end of 1996 there were 11 million Web pages, with a rate of growth of 300,000 pages per week. Similarly, the Global Internet Project predicted that the amount of information on the Internet was doubling each year. Permanent host connections were following a similar pattern, with 26 million in 1997, up from 14.7 million in 1996, according to Bellcore's Internet Architecture Research Laboratory. Network Solutions reported that 960,000 new Web domains were issued in 1997, a 96% increase over 1996. 70% of those registrations were from the United States.

Internet service providers were struggling to keep up with the tremendous explosion of demand. In an Intelliquest survey, only 43% of users considered their online service to be very good or excellent. While 46% were sanguine about the quality of information, less than 40% of customers were very happy with their service providers, browser software, ease of connection, and connection reliability, and only 25% were satisfied with the speed of information access.

Businesses spending to keep up

Clearly, a significant movement is occurring and businesses have rushed to embrace the new paradigm. An April, 1998 Price/Waterhouse survey of 377 CEOs found that 80% felt electronic commerce would completely or significantly reshape their industries, while 16%

ACTIVITY	% OF TIME SPENT
Viewing content	37.8
New information/entertainment sites	13.9
Marketing/corporate	9.1
Navigation services	8.4
Adult content	6.7
Shopping	2.7
Education	2.7
Government	1.5

of North American CEOs felt the Net would completely transform their business. A 1998 Deloitte & Touche survey found that the most important business areas impacted by the Internet were MIS; sales and marketing; operations and management; and executive management. Currently 35% of banking web sites offer Internet transactions to customers, 20% of brokerage sites have this service, and 1% of insurance sites offer Internet-based transactions.

Costs to build a web site varied greatly according to the level of functionality and customer interaction required. Forrester Research estimated a fully interactive and dynamic web site that supported on-line transactions cost from $1 to $10 million, while a basic electronic catalog with off-line transactions costs between $10 and $100 thousand.

The types of purchases being made by companies provides another indication of the activities of businesses and government in responding to the Internet challenge. A December 1997 Piper Jaffray report predicted the increases in revenues in key IT fields related to electronic commerce, detailed in the table below.

Growth projections by other analysts were even more aggressive. For instance, a UBS Securities study in February 1998 indicated a 129% increase from 1997 to 2000 in Internet commerce software, a 72% increase in security products, and a 39% increase in electronic commerce services.

Business spending in the Internet arena is targeted to four key areas. A February, 1998 study by the Business Research Group indicated that 51% of companies plan to deploy internal networks with transaction processing, 48% planned to integrate the Internet into their existing IT infrastructure, and 29% planned to implement transaction-based customer service. Businesses planned to spend approximately $600 million in 1997 for web-based advertising, increasing to approximately $7.7 billion by the Year 2000. These numbers, while indicating a large increase, are still a very small percentage of the total spent on advertising.

Small businesses are not nearly as connected as larger corporations. A February 1998 report of the American City Business Journal and the Network of City Business Journals indicated that 32% of small businesses had Internet access, 10% had a Web site, and only 8% had computer systems which permitted remote access by customers. This will be a key area of concern when developing government electronic commerce services.

Money flowing in ones and zeros

Given the large expenditures in IT infrastructure to put electronic commerce into place, what are the prospects for electronic commerce in the future? To date, transaction revenues per user have steadily grown, from approximately $16 in 1996, to $24 in 1997. BancAmerica estimated that average revenues would grow to $43 in 1998, $75 in 1999, and $99 in 2000. Total electronic commerce retail revenue was projected at $ 3.3 billion in 1997, growing to $5.3 billion in 1998. A December 1997 Piper Jaffray report predicted that by 2001, $228 billion in purchases would occur over the Internet, with 89% being business-to-business transactions, and 11% business-to-consumer.

In the consumer retail arena, Forrester Research predicted that $17 billion would change hands electronically by 2001. The key areas of retail purchasing expected to be impacted include travel; computer hardware and software; automobiles; gifts; books and flowers. Similarly, by 2002, 18 million households would do banking on-line.

In summary, while only 30% of web sites are currently profitable,

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TECHNOLOGY AREA	AVG. ANNUAL GROWTH 1996-2001
Security (firewalls, encryption, payment security, ID tokens, intrusion detection software)	39%
Electronic payments (payment processing, electronic bill payments, digital currency)	21%
Financial services software (Internet banking, online trading, financial management)	26.7%
Business Commerce software (electronic catalogs, EDI)	33%

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IRM Calendar of Events

Deadline for calendar submissions is the first week of the month prior to the month of publication. Send submissions to NYS Forum for IRM, Rockefeller Institute of Government, 411 State St., Albany, NY 12203. You may also call (518) 443-5001, fax to (518) 443-5006, or email **forum@albany.net**.

September 1

487 days til the Year 2000.

68 weeks til the Year 2000.

September 11

NYSFIRM Executive Committee Meeting — 9:00 - 10:30 am on the second Friday of each month (except October) at Rockefeller Institute of Government, 411 State St., Albany, NY. Contact NYSFIRM at (518) 443-5001 or e-mail **forum@albany.net**.

September 14 - 18

10th Annual GTC East — ***Proud to be Public*** — at the Empire State Plaza, Albany, NY. Check out the latest information and register via the Web at **www.govtech.net**. Contact (518) 435-1106 or (800) 917-7732.

September 15 - 16

8th Annual Institute of Mental Health Management Information — Holiday Inn Turf, 205 Wolf Rd., Albany, NY. A Northeast regional forum on the integration of technology and quality mental health service delivery. For more information or to get on the mailing list, call (800) HELP NYS.

September 16

NYS Office for Technology Best Practices in Government Technology Session — ***Financial Management Systems for Local Government*** — 10:00 am - 4:00 pm at the Empire State Plaza Convention Center, Meeting Room 6, Albany, NY. Contact the Office for Technology at (518) 473-5622.

September 22

NYSARA Training and Grants Support Services — ***Electronic Document Management Solutions: Identification, Investigation and Implementation*** — 9:00 - noon. For anyone considering or in the process of redesigning business processes. Contact Andrew Raymond at (518) 485-6233.

October 1, 8, 20

NYSARA Training and Grants Support Services — ***Managing Records in an Automated Environment Workshop*** — 9:00 am - 1:00 pm. For governments with or contemplating installing a LAN. Contact (518) 474-6926 for additional information and exact locations.

October 2

NYSFIRM Annual Meeting — 9:00 am - noon at Rockefeller Institute of Government, 411 State St., Albany, NY. Contact NYSFIRM at (518) 443-5001 or e-mail **forum@albany.net**.

October 6

NYSARA Training and Grants Support Services — ***Taking Care of Business: Considerations for Documenting Internet/Intranet Business Transactions*** — 9:00 am - noon. For officials considering government business use of the Internet. Contact (518) 474-6929 for additional information and exact location.

October 7

NYSARA Training and Grants Support Services — ***Indexing Minutes*** — 9:00 am - 1:00 pm. For local governments but also appropriate for anyone who must decide how to index minutes. Contact (518) 474-6926 for additional information and exact location.

October 8

NYSARA Training and Grants Support Services — ***Managing the Records on Your PC*** — 9:00 am - 1:00 pm. For governments creating and maintaining records on personal computers in a standalone environment. Contact (518) 474-6929 for additional information and exact location.

October 14

NYS Office for Technology Best Practices in Government Technology Session — ***Mobile Computing*** — 8:30 am - 4:00 pm at the Empire State Plaza Convention Center, Meeting Room 6, Albany, NY. Contact the Office for Technology at (518) 463-5622.

News from SARA

State Archives Celebrates 20th Anniversary. The Emancipation Proclamation, handwritten by Abraham Lincoln, was the focus of a special exhibition and lecture to commemorate the 20th anniversary of the opening of the New York State Archives. Never-before-exhibited documents and photographs that depicted New Yorkers' reaction to the Emancipation were displayed, and Harold Holzer, one of the country's leading authorities on Lincoln and the Civil War, reconstructed the events surrounding the announcement of the Emancipation Proclamation. The Archives will continue its anniversary celebration during New York Archives Week, October 11-17.

Grants for Records Projects Announced. The State Archives and Records Administration awarded over $5.7 million in records grants to local governments and community organizations around the State. This year, 389 local government grants totaling $5.7 million were awarded, and 21 Documentary Heritage program grants totaling $100,000 were awarded to community organizations.

SHRAB Report Available. *Ensuring a Future for Our Past*, the strategic plan and report of New York's State Historical Records Advisory Board is now available both in published form and via the Internet. The Board's plan lays out an ambitious agenda aimed at all the organizations and individuals that have responsibility for historical records in New York. The report identifies five priorities that are critical to address in the next decade: Educating the Public; Ensuring Comprehensive Documentation; Providing Broad Access; Providing Professional Education and Development; and Increasing Advocacy and Support. The report identifies goals, objectives, and recommended activities within each priority area. The Board's findings are based on considerable data gathered through a historical records repository survey (with over 700 respondents), a survey of local government, focus groups on special topics, a consultant's assessment of the State Archives, and public meetings. The published report and a summary brochure are available from: SHRAB, Room 9C71, Cultural Education Center, Albany, NY 12230. Call them at (518) 474-6926, email **nyshrab@unix6.nysed.gov** or visit the SHRAB website **http://www. shrab.nysed.gov**.

Creative Partnership for Court Records. The State Archives has joined forces with the New York State Office of Court Administration and the Local Government Records Advisory Council to create the Court Records Initiative. Under this initiative, County Clerks acting as the Clerks of County and Supreme Courts could apply for grants to purge certain series of court records, create and implement files management plans, and automate relevant finding aids. Twenty-nine counties received a total of $340,000 and some have been able to destroy as much as 50 percent of the designated court records, thereby freeing up expensive floor space and filing equipment. A second initiative, for Counties, Towns and Villages performing the same work, is now underway.

For additional information on any of these topics, contact Judy P. Hohmann at (518) 473-8037 or e-mail her at **jhohmann@mail.nysed.gov**.

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according to a December, 1997 ActivMedia survey, large increases are expected in particular areas such as retail services, banking and stock trading. It is important to note, however, that the vast majority of electronic commerce is expected to be between businesses, including between private enterprise and government.

The critical role of government

Clearly, large amounts of time and effort are going toward making electronic commerce a reality in the next five years. Government is expected to play a key role in fostering this growth, both in the policy arena (where issues like Internet-based taxation and electronic signatures are being debated) and as a partner in electronic commerce activities such as procurement, electronic benefits transfer and payment for government goods and services. Forum members who are interested in participating in activities in support of electronic commerce are invited to join the Electronic Commerce standing committee and urged to attend educational sessions to be held during the coming months.

Second Feature Series:

Using Information in Government

By Gin Kumar Tayi, SUNY at Albany

This article is the second in a series that draws upon the lessons of the Using Information in Government (UIG) Program at the Center for Technology in Government. The UIG program addresses issues related to the uses of information for planning, operations, evaluation and decision making in the public sector. The program comprises seven workshops in which four agency teams (from the Office of Temporary and Disability Assistance-OTDA; the State Emergency Management Office-SEMO; the Office of the State Comptroller-OSC; and the Central New York Psychiatric Center-CNYPC) will assess and prioritize their program goals; establish performance measures; assess their data, human and technological resources; explore technology approaches; and produce a detailed business plan for an information-based service. Each month, an **Open Forum** *article will focus on a specific tool, idea or lesson associated with the workshops. For more information about the UIG Program, visit the CTG Web site at* ***http://www.ctg.albany.edu****.*

Data Quality Management

With the advent of the information age, organizations have recognized data to be a strategic resource comparable to the more traditional resources such as capital, labor, raw materials and energy. Accordingly, poor quality data impacts an organization's business processes, products, markets and ultimately its survival. Unlike raw materials, however, data is not consumed but rather reused repeatedly for various purposes. The value of raw material to an organization is clear. In contrast, the value of data depends entirely on its uses that may not even be fully known.

The term data quality can best be defined as "fitness for use" [Tayi and Ballou, 1998]. This implies that data quality is relative in that quality considered appropriate for one use may not possess adequate quality for another use. Data from accounting systems may be accurate but unfit for use if that data is not sufficiently timely.

It is not sufficient just to state that data is "not good." Instead, what is helpful is to describe the dimensions on which the data is inadequate. Wang and Strong [1996] provide four broad classes of data quality dimensions: intrinsic, contextual, representational and accessibility. Accuracy belongs to intrinsic, completeness and timeliness to contextual and consistency to representational data quality classes. Data quality problems cannot be addressed without an understanding of the data quality dimensions. It should be noted that different dimensions become critical at different points in a business process or across processes within the same organization.

The task of ensuring data quality is complicated due to the multiplicity of potential problems with data. There are so many ways for data to be wrong. For a particular file every data value could be both accurate and timely, but certain records may be missing entirely. No one can anticipate all the circumstances that could compromise the integrity of an organization's data. It is important but often difficult to determine the appropriate level of data quality. While one might like to have all of the organization's data to be perfect in every way, achieving that could bankrupt the organization. Nor is having such clean data necessary. Thus, it is necessary to balance conflicting requirements for data quality.

Organizations must put in place effective policies, proven techniques, efficient procedures and reasonable incentives to ensure that the level of data quality is sufficient. In transforming data into information, individuals in an organization play the role of a Data producer, Data custodian and/or Data consumer. The incentives for ensuring data quality should be structured so that the data producers are aware of the importance of meeting the data consumer's required levels of data quality and individuals at every stage of the data collection process pay attention to data quality.

As organizations enter the 21st century gaining a strategic advantage depends on their ability to harness the full potential of their data and ensuring high levels of data quality.

References:

Tayi, G.K. and Ballou, D.P. Examining Data Quality. CACM, 41, 2, 1998.

Wang, R.Y. and Strong, D. Beyond Accuracy: What data quality means to data consumers. J. Manage. Info. Syst., 12, 4, 1996.

Electronic Benefit Transfer System

By Dan Berry, Office of Temporary and Disability Assistance

The Office of Temporary and Disability Assistance (OTDA), under a contract with Citibank EBT services, is implementing an Electronic Benefit Transfer (EBT) System to deliver public assistance cash and Food Stamp benefits through the existing electronic commercial infrastructure. Under EBT, individual accounts with benefit balances are established for each benefit recipient. Recipients use a magnetic-stripe ID card and a PIN to access their benefit account through point-of-sale or ATM transactions. Settlement occurs through normal commercial settlement processes wherein government accounts are debited and retailer or financial institution accounts are credited for the amount of each transaction. EBT is targeted for implementation in New York City in early 1999 and later in the year outside of New York City.

EBT provides New York State with a cost-effective platform for the delivery of benefits to citizens. Leveraging the investment made by the business and financial community in electronic debit and credit transaction processing, EBT provides a vehicle for government to mainstream benefit transactions, while also reducing the cost of benefit delivery. In addition to public assistance cash and Food Stamps, other candidate programs for delivery through EBT include the Department of Health's WIC (Women, Infants and Children) program, Department of Labor's UIP (Unemployment Insurance Program) program and Department of Family Assistance's Foster Care, Subsidized Adoption and Daycare programs. A good candidate for EBT is a program that delivers a regular, recurring benefit to its recipients.

The EBT contract between Citibank and OTDA affords other State agencies the opportunity to enter into their own agreements to deliver program benefits through EBT. The inclusion of other programs would start with a feasibility analysis and cost-benefit study, then move to the drafting and approval of a contract amendment, the formation of a project team and development of a workplan. Agencies interested in considering the applicability of EBT deliver for its programs may contact Dan Berry, EBT Project Director, HSASC, at (518) 474-0302 for additional information.

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